

To Whom It May Concern

Public & Products Liability Insurance

Members of the Independent Society of Musicians

This is to confirm that we act as insurance intermediary for the Independent Society of Musicians and have arranged Combined Liability Insurance for all eligible Members of the association.

Policyholder:	The Independent Society of Musicians
Insured Members:	Standard, Student & Early Career Members of the Independent Society of Musicians
Business Description:	<p>a) Any activity connected to the Assured's occupation as a musician (including composing, conducting, mentoring, performing, rehearsing, singing or teaching or as a music professional (including music administrator, music technician, music therapist, music consultant and music publisher).</p> <p>b) Students undertaking a degree level (or equivalent) course in music for activities connected with their studies or any work as a music professional</p> <p>c) The organisation and staging of music performances and pupils concerts</p> <p>d) Any activity undertaken by an ISM local group</p>
Insurer:	Hiscox Insurance Company Limited
Policy Number:	8541722
Period of Insurance:	12 months in respect of any membership with a commencement date from 1 <sup>st</sup> August 2025 to 31 <sup>st</sup> July 2026 inclusive

**Public Liability Insurance**

Eligible Members:	Members domiciled in the United Kingdom, the Channel Islands or the Isle of Man
Limit of Indemnity:	£10,000,000
Indemnity to Principal:	Included
Use of Fire & Pyrotechnics:	Excluded
Height Limit:	None
Territorial Limits:	Worldwide
Jurisdiction:	Worldwide

**Products Liability Insurance**

Eligible Members:	Members domiciled in the United Kingdom, the Channel Islands or the Isle of Man
Limit of Indemnity:	£10,000,000; or £5,000,000 in respect of North American claims
Indemnity to Principal:	Included
Territorial Limits:	Worldwide
Jurisdiction:	Worldwide

In some circumstances cancellation may occur before the natural expiry date of the policy. We would be pleased to confirm the present position upon request.

Yours sincerely,



**Mike McCormack**  
**Divisional Director**

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